

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SYLVIA ANN GILCREASE

Debtor(s)

Case No. 15-34223

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/07/2015.
- 2) The plan was confirmed on 02/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/06/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,400.00.
- 10) Amount of unsecured claims discharged without payment: \$16,851.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$21,699.00
Less amount refunded to debtor \$99.00

NET RECEIPTS: \$21,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$965.10
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,965.10

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHRO LIFESTYLE	Unsecured	708.00	708.68	708.68	299.31	0.00
BANK OF AMERICA	Unsecured	453.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	645.00	645.79	645.79	272.75	0.00
CAPITAL ONE BANK USA	Unsecured	1,324.00	1,324.90	1,324.90	559.56	0.00
CCS/FIRST NATIONAL BANK	Unsecured	569.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	NA	440.50	440.50	186.04	0.00
CREDIT ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,344.00	NA	NA	0.00	0.00
CREDIT UNION 1	Unsecured	NA	1,513.26	1,513.26	639.12	0.00
CREDIT UNION 1	Secured	8,218.00	7,404.00	6,750.00	6,750.00	431.97
CREDIT UNION 1	Secured	NA	NA	1,600.00	1,600.00	13.04
CREDIT UNION 1	Unsecured	1,468.00	589.63	1,243.63	525.24	0.00
EARTH MOVERS C U	Unsecured	395.00	NA	NA	0.00	0.00
GINNYS	Unsecured	1,145.00	1,145.94	1,145.94	483.98	0.00
HEALTHCARE ASSOC CREDIT UNION	Unsecured	851.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	249.00	288.56	288.56	121.87	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	263.00	293.07	293.07	123.78	0.00
LVNV FUNDING	Unsecured	1,480.00	1,479.86	1,479.86	625.01	0.00
LVNV FUNDING	Unsecured	999.00	705.24	705.24	297.85	0.00
LVNV FUNDING	Unsecured	2,905.00	2,905.44	2,905.44	1,227.10	0.00
MASON	Unsecured	NA	633.37	633.37	267.50	0.00
MERRICK BANK	Unsecured	1,191.00	830.23	830.23	350.64	0.00
MIDNIGHT VELVET	Unsecured	757.00	757.13	757.13	319.77	0.00
MONROE & MAIN	Unsecured	771.00	771.18	771.18	325.70	0.00
MONTGOMERY WARD	Unsecured	591.00	591.53	591.53	249.83	0.00
NATIONWIDE CASSEL	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	291.00	NA	NA	0.00	0.00
ROBERT MORRIS COLLEGE	Unsecured	500.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	1,468.00	1,468.83	1,468.83	620.35	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB	Unsecured	631.00	NA	NA	0.00	0.00
SYNCB	Unsecured	655.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	815.00	815.67	815.67	344.49	0.00
THROUGH THE COUNTRY DOOR	Unsecured	440.00	NA	NA	0.00	0.00
WEBBANK	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,750.00	\$6,750.00	\$431.97
All Other Secured	\$1,600.00	\$1,600.00	\$13.04
TOTAL SECURED:	\$8,350.00	\$8,350.00	\$445.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$18,562.81	\$7,839.89	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,965.10</u>	
Disbursements to Creditors	<u>\$16,634.90</u>	
TOTAL DISBURSEMENTS :		<u>\$21,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.